service on the date they are declared surplus. However, as provided in rule 29 of CCS (Pension) Rules, 1972, the qualifying length of service after taking into account the aforesaid weightage should not be more than the service he would have rendered had he retired on the date of his superannuation;

(d) Encashment of Earned Leave accumulated on the date of relief as per CCS (Leave) Rules, 1972;

(e) Payment of savings element with interest in the Central Govt. Employees Group Insurance Scheme as per rules;

(f) TA/DA as on retirement for self and family for settling anywhere in India as per Travelling Allowance Rules;

(g) Group 'A' officials opting for the special VRS will be exempted from the operation of rule 10 of the CCS (Pension) Rules which stipulates previous sanction of the Government for accepting commercial employment.

**Loan to Agricultural Sector**

†1416. PROF. M. M. AGARWAL: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the amount of loan provided by nationalized banks State-wise/ bank-wise for development of agriculture during the last three years;

(b) the comparative percentage of the loans provided to the agricultural sector *vis-a-vis* industrial sector; and

(c) what effective measures are being taken by Government for improvement of agriculture?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) State-wise and bank-wise amount of loan provided by nationalized banks during the last 3 years is given in Statements I and II respectively. (See below)

(b) The comparative position of outstanding advances to agriculture *vis-a-vis* medium and large industries as available in respect of scheduled commercial banks as on March, 2002 is given below:

| Sector | Amount (Rs. crore) | Percentage lo Net Bank Credit |
|---|---|---|
| Agriculture | 60,761 | 11.36 |
| Medium and Large Industries | 1,72.324 | 32.20 |
| Net Bank Credit | 5,35,063 | 100.00 |

†Original notice of the question was received in Hindi.

(c) Government and Reserve Bank of India (RBI) have taken several measures for increasing flow of credit to agriculture. These measures *inter-alia* Include :

- Formulating special agricultural credit plan to achieve distinct and marked improvement in the flow of credit to agriculture;
- Opening of specialized agricultural financeJbranches;
- Introduction of Kisan Credit Card Scheme;
- Introduction of Rashtriya Krishi Bima Yojna;
- Implementing the recommendations of High Level Committee on agriculture credit like simplification of procedure/forms, delegation of more powers to branch managers, dispensation of no due certificate, discretion to banks on matters relating to margins/security requirements, etc.;
- Setting up of Rural Infrastructure Development Fund;
- Scheme for financing agri-clinics and agri-business centers
- Scheme for financing farmers for purchase of land for agricultural purposes;
- Special One Time Settlement Scheme for small and marginal farmers;
- Enhancement of limit in financing of dealers in agricultural machinery from Rs. 10 lakhs to Rs. 20 lakhs.
- Enhancement of ceiling for produce marketing loans from Rs. 1 lakh to Rs. 5 lakh;
- Introduction of back ended capital subsidy scheme for construction/renovation/expansion of rural godowns and cold storages.

***Statement-I***

*Statewise amount of loan provided by scheduled commercial banks during the years ended March 1999, March* 2000 *and March* 2001

*(Rs. crores)*

| S.No. | Name of State/UT March, 1999 | | March, 2000 | March, 2001 |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1. | A & N Islands | 3.73 | 3.38 | 3.65 |
| 2. | Andhra Pradesh | 5195.90 | 5671.10 | 6343.39 |
| 3. | Arunachal Pradesh | 12.45 | 14.98 | 13.37 |
| 4. | Assam | 331.45 | 314.19 | 323.07 |
| 5. | Bihar | 1225.41 | 1279.01 | 1206.80 |

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| 6. | Chandigarh | 61.11 | 420.67 | 726.64 |
| 7. | Chattisgarh | | | 14.01 |
| 8. | Dadra & Nagar Havel | i 1.30 | 1.42 | 1.45 |
| 9. | Goa | 66.67 | 64.27 | 56.14 |
| 10. | Gujarat | 2253.34 | 2454.84 | 2959.70 |
| 11. | Haryana | 1312.41 | 1584.52 | 1923.72 |
| 12. | Himachal Pradesh | 157.08 | 166.57 | 199.39 |
| 13. | Jammu & Kashmir | 167.59 | 163.69 | 134.60 |
| 14. | Jharkhand | | | 162.87 |
| 15. | Karnataka | 4358.30 | 4367.25 | 5210.20 |
| 16. | Kerala | 1843.55 | 1935.85 | 2069.33 |
| 17. | Lakshadweep | 0.58 | 12.12 | 0.62 |
| 18. | Madhya Pradesh | 2576.71 | 2881.02 | 2968.90 |
| 19. | Maharashtra | 5158.21 | 8620.23 | 10651.37 |
| 20. | Manipur | 19.09 | 28.51 | 19.17 |
| 21. | Meghalaya | 16.51 | 18.97 | 18.65 |
| 22. | Mizoram | 5.07 | 5.83 | 5.45 |
| 23. | Nagaland | 22.21 | 23.91 | 21.62 |
| 24. | NCT of Delhi | 611.14 | 1704.13 | 2951.34 |
| 25. | Orissa | 730.38 | 783.43 | 801.12 |
| 26. | Pondicherry | 51.46 | 52.68 | 61.32 |
| 27. | Punjab | 2745.21 | 3169.54 | 3705.63 |
| 28. | Rajasthan | 1893.86 | 2261.28 | 2789.59 |
| 29. | Sikkim | 7.54 | 6.77 | 6.77 |
| 30. | Tamil Nadu | 4751.39 | 4977.87 | 5991.31 |
| 31. | Tripura | 52.43 | 51,09 | 57.00 |
| 32. | Uttar Pradesh | 3461.86 | 4048.45 | 4750.64 |
| 33. | Uttaranchal | | | 115.16 |
| 34. | West Bengal | 1883.11 | 2344.93 | 2919.40 |
| | TOTAL: | 41210.82 | 49433.56 | 59310.43 |

***Statement-II***

*Bank-wise amounVof loan provided by scheduled commercial banks during the years ended March 2000, March 2001 and March 2002*

*(Rs. crores)*

| S.No | . Name of Bank | March, 2000 | March, 2001 | March, 2002 |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 1. | State Bank of India | 13012.85 | 14982.31 | 16202.92 |
| 2. | State Bank of Bikaner & Jaipur | 702.86 | 818.76 | 941.67 |
| 3. | State Bank of Hyderabad | 985.00 | 1214.30 | 1408.39 |
| 4. | State Bank of Indore | 474.96 | 609.19 | 768.45 |
| 5. | State Bank of Mysore | 527.10 | 571.69 | 641.08 |
| 6. | State Bank of Patiala | 1016.00 | 1136.00 | 1380.00 |
| 7. | State Bank of Saurashtra | 509.90 | 614.08 | 802.18 |
| 8. | State Bank of Travancore | 530.58 | 572.62 | 647.91 |
| 9. | Allahabad Bank | 1321.44 | 1593.98 | 1928.00 |
| 10. | Andhra Bank | 915.94 | 1048.89 | 1389.07 |
| 11. | Bank of Baroda | 2761.18 | 3032.81 | 3561.09 |
| 12. | Bank of India | 2722.22 | 3030.09 | 3530.59 |
| 13. | Bank of Maharashtra | 834.01 | 818.26 | 1026.62 |
| 14. | Canara Bank | 2981.97 | 3510.76 | 3888.00 |
| 15. | Central Bank of India | 1929.46 | 2544.91 | 3056.84 |
| 16. | Corporation Bank | 596.44 | 719.27 | 937.77 |
| 17. | Dena Bank | 1113.65 | 1158.99 | 1165.56 |
| 18. | Indian Bank | 1251.97 | 1453.62 | 1526.69 |
| 19. | Indian Overseas Bank | 1463.15 | 1609.00 | 1966.06 |
| 20. | Oriental Bank of Commercel 403.37 | | 1669.88 | 1972.62 |
| 21. | Punjab National Bank | 2880.56 | 3849.64 | 5127.70 |
| 22. | Punjab & Sind Bank | 714.06 | 849.99 | 943.15 |
| 23. | Syndicate Bank | 1545.00 | 1750.00 | 1945.00 |
| 24. | Union Bank of India | 1698.88 | 2050.87 | 2887.46 |
| 25. | United Bank of India | 763.00 | 765.00 | 1030.00 |
| 26. | UCO Bank | 794.00 | 959.00 | 1549.00 |
| 27. | Vijaya Bank | 740.00 | 751.45 | 859.17 |
| | TOTAL: | 46189.55 | 53685.36 | 63082.99 |